



HONG KONG MONETARY AUTHORITY  
香港金融管理局

Our Ref: B1/15C  
G14/72C

10 December 2021

The Chief Executive  
All Authorized Institutions

Dear Sir / Madam,

**Guideline on Banking Services for Persons with Dementia  
of Hong Kong Association of Banks**

I am writing to draw your attention to a Guideline on Banking Services for Persons with Dementia (the “Guideline”) issued by the Hong Kong Association of Banks (“HKAB”) today.

The Hong Kong Monetary Authority (“HKMA”) has been encouraging the banking industry to continue enhancing access to basic banking services in Hong Kong and to manifest the commitment to financial inclusion. Further to the issuance of the Practical Guideline on Barrier-free Banking Services in March 2018 and the Guideline on Banking Services for Persons with Intellectual Disabilities in December 2020, the banking industry continues the efforts on this front. In this connection, the HKAB has worked with the HKMA in engaging the relevant stakeholders to develop the Guideline, which sets out the principles and good practices recommended for the industry in the provision of banking services to persons with dementia and customers in need.

The HKMA expects all banks providing retail banking services to observe the recommended practices in the Guideline. Other Authorized Institutions (AIs) are also encouraged to observe the same to enhance their services to customers in need as appropriate. AIs should provide proper guidance and adequate training to frontline staff, being the main point of contact for customers, to ensure that they can explain clearly to customers the related services and arrangements, and provide appropriate services to address the needs of customers. AIs are also

reminded to comply with all applicable legal and regulatory requirements<sup>1</sup> in their conduct of businesses.

The HKMA will monitor the implementation of the Guideline and continue to work with the banking industry to promote financial inclusion in Hong Kong.

Should you have any questions about this circular, you may contact us at [financial\\_inclusion@hkma.iclnet.hk](mailto:financial_inclusion@hkma.iclnet.hk).

Yours faithfully,

Arthur Yuen  
Deputy Chief Executive

cc: The Chairperson, The Hong Kong Association of Banks  
The Chairperson, The DTC Association  
Secretary for Financial Services and the Treasury (Attn: Mr Justin To)

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<sup>1</sup> Including but not limited to Disability Discrimination Ordinance (Cap. 487), Enduring Powers of Attorney Ordinance (Cap. 501), and Mental Health Ordinance (Cap. 136).